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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/885,812	06/20/2001	Arjuna A. Ariathurai	0111716-007	4375
24573	7590	10/20/2005	EXAMINER	
BELL, BOYD & LLOYD, LLC PO BOX 1135 CHICAGO, IL 60690-1135			KOPPIKAR, VIVEK D	
			ART UNIT	PAPER NUMBER
			3626	
DATE MAILED: 10/20/2005				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/885,812	ARIATHURAI ET AL.
	Examiner	Art Unit
	Vivek D. Koppikar	3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 20 June 2001.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-113 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-113 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 6/20/01 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date <u>7/06/01</u> .	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Status of the Application

1. Claims 1-113 have been examined in this application. The Information Disclosure Statement (IDS) statement filed on July 6, 2001 has also been acknowledged.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

3. Claims 1-10, 19-25, 29-31, 34-38, 43-50, 55-62, 65-68, 71-75, 77, 79-87, 90-93, 95-98

and 101-108 rejected under 35 U.S.C. 102(a) as being unpatentable by US Patent Application Publication 2001/0023404 to Ogawa.

(A) As per claim 1, Ogawa teaches a method for facilitating insurance industry activities over an electronic data network (Ogawa: Abstract), the method comprising the steps of:

(a) receiving non-standardized insurance request data from a client computer over the network (Ogawa, Abstract and Sections [0033]-[0035] and Section [0056]).

(b) generating standardized insurance request data from the non-standardized insurance request data (Sections [0034]-[0036]).

(c) transmitting the standardized insurance request data to at least one insurance carrier server over the data network (Section [0034]-Section [0036]).

(d) receiving standardized insurance response data from the insurance carrier server over the data network (Sections [0034]-[0036]); and

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(e) transmitting the standardized insurance response data to the client computer over the data network (Section [0035]).

(B) As per claim 2, Ogawa includes the step of indirectly transmitting the standardized request data to at least one insurance carrier server over the data network (Section [0035]).

(C) As per claim 3, Ogawa includes the step of directly transmitting the standardized request data to at least one second server which is electronically connected to the data network (Sections [0033]-[0035]).

(D) As per claim 4, Ogawa includes the steps of receiving standardized insurance response data from the second server over the data network and transmitting the standardized insurance response data to the client computer over the data network (Sections [0035]).

(E) As per claim 5, Ogawa includes the step of transmitting the standardized request data to at least one resource server over the data network (Section [0033]-[0036]).

(F) As per claim 6, Ogawa which includes the steps of receiving standardized insurance resource response data from the resource server over the data network and transmitting the standardized insurance resource response data to the client computer over the data network (Sections [0033]-[0036]).

(G) As per claims 7-10, the claims repeat limitations similar to that of claims 1-6 and are rejected on the same basis.

(H) As per claim 19, Ogawa teaches a method for using a network architecture for conducting insurance industry activities over a network (Ogawa: Abstract), said method comprising the steps of:

(a) electronically connecting a first server to the network (Sections [0033]-[0036]);

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- (b) enabling at least one network access device to electronically connect to the first server(Sections [0033]-[0036]);
- (c) electronically connecting the first server to a plurality of insurance carrier servers over the network (Sections [0033]-[0036]);
- (d) electronically connecting a data storage device to the first server (Section [0034]); and
- (e) storing standardized insurance data generator code within the data storage device (Sections [0033]-[0036]).

(I) As per claim 20, Ogawa includes the step of electronically connecting the first server to a plurality of insurance carrier servers over the network (Sections [0033]-[0036]).

(J) As per claim 21, Ogawa includes the step of electronically connecting the first server to a plurality of insurance carrier servers through at least one second server which is electronically connected to the network (Section [0033]-[0036]).

(K) As per claims 22-25, 34-38, 47-50, 56-62, 65-68, 71-75, 77, 79-87, 90-93, 95-98 and 101-108 the claims repeat features that are similar to those recited in claims 1-6 and 19-21 and are rejected on the same basis.

(L) As per claim 29, in Ogawa the database requests include at least one reporting request (Section [0035]).

(M) As per claim 30, in Ogawa the database requests include at least one statement request (Section [0079]).

(N) As per claims 31-32, in Ogawa the database requests include at least one searching and messaging request (Sections [0011] and Section [0012]).

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(O) As per claims 43-46, in Ogawa the insurance is used to insure against an automobile accident as well as damage to property (Sections [0048]-[0049]).

(P) As per claim 55, Ogawa teaches a data storage device electronically connected to a first server, the first server electronically connected to the Internet (Ogawa: Abstract), said data storage device comprising: a memory device storing a plurality of instructions which Internet access devices can read, through the use of a predetermined web browser program, said instructions directing the server to:

receive insurance data requests from the Internet access devices (Sections [0033]-[0036]); generate insurance data in response to predetermined insurance data requests (Sections [0033]-[0036]);

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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5. Claims 11-18, 51-54, 63-64, 69-70, 76, 78, 94, 99-100, and 109-113 rejected under 35 U.S.C. 103(a) as being unpatentable over Ogawa in view of US Patent Application Publication 2002/0116421 to Fox.

(A) As per claim 11, Ogawa teaches a method for facilitating insurance industry activities through an Internet, said method comprising the steps of (Ogawa: Abstract),

(a) receiving an HTML request from a client computer, over the Internet (Section [0039]);

Ogawa does not teach the steps of (b) generating a first XML request based upon the HTML request; (c) transmitting the first XML request from the first server to a plurality of insurance carrier servers over the Internet; (d) receiving a carrier XML response from at

least one of the insurance carrier servers over the Internet; and (e) transmitting the carrier XML response to the client computer over the Internet. However, these steps are well known in the art as evidenced by Fox (Figure 2C and Section [0083]). At the time of the invention it would have been obvious for one of ordinary skill in the art to have modified the method of Ogawa with the aforementioned steps from Fox with the motivation of compressing the data (Fox, Sections [0052] and [0083]).

(B) As per claim 12, Ogawa includes the step of receiving an HTML request from the client computer over the Internet (Section [0039]).

(C) As per claims 13-18, 51-54, 63-64, 69-70, 76, 78, 94, 99-100 and 109-113, the claims repeat features previously addressed in the rejection of claims 11-12 and are rejected on the same basis.

6. Claims 26-28, 32-33, 39-42 and 88-89 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ogawa in view of US Patent Number 6,208,973 to Boyer.

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(A) As per claims 26-28, 32-33, 39-42, and 88-89 Ogawa does not teach a means wherein the database includes at least one account request nor does Ogawa teach a means of including an invoice or payment request, however, these aforementioned features are well known in the art as evidenced by Boyer (Abstract; Col. 1, Ln. 5-15 and Col. 3, Ln. 39-56).

At the time of the invention, it would have been obvious to one of ordinary skill in the art to have included the aforementioned features from Ogawa in the system of Boyer with the motivation of providing a payment means allowing a customer to purchase insurance, as recited in Boyer (Col. 3, Ln. 9-38).

Conclusion

7. Any inquire concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax telephone number for this group is (703) 305-7687 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see [http://pair-](http://pair)

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direct.uspto.gov. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,

Vivek Koppikar

Vivek Koppikar

10/17/2005

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